

AMENDED IN SENATE MARCH 28, 2006

**SENATE BILL**

**No. 1699**

---

**Introduced by Senator Bowen**

February 24, 2006

---

An act to amend Section 1747.09 of the Civil Code, and to add Section 4110 to the Financial Code, relating to financial transactions.

LEGISLATIVE COUNSEL'S DIGEST

SB 1699, as amended, Bowen. Financial transactions: privacy.

(1) Existing law, applicable to electronically printed receipts, prohibits a person who accepts credit cards for the transaction of business from printing more than the last 5 digits of the credit card account number or the expiration date upon any receipt provided to the cardholder.

This bill, under the circumstances described above, would prohibit printing more than the last 5 digits of the credit card account number or the expiration date upon any ~~other transactional document that is retained~~, except as is necessary to complete the transaction. ~~The bill would also make nonsubstantive, technical changes.~~

(2) Existing law prohibits a supervised financial institution from issuing a consumer a deposit account number if that account number was previously held by another customer until at least 3 years have passed since that account was closed.

This bill would prohibit a ~~supervised financial depository~~ institution, *as defined*, from printing more than 5 digits of an account number on a ~~billing an account~~ statement provided to an account holder. ~~The bill would also prohibit a supervised financial institution from printing more than 5 digits of an account number on a negotiable~~

instrument submitted by an account holder when endorsing a payment or deposit.

Vote: majority. Appropriation: no. Fiscal committee: no.  
State-mandated local program: no.

*The people of the State of California do enact as follows:*

1     ~~SECTION 1. Section 1747.09 of the Civil Code is amended~~  
2     ~~to read:~~

3     ~~1747.09. (a) Except as provided in this section, no person,~~  
4     ~~firm, partnership, association, corporation, or limited liability~~  
5     ~~company that accepts credit cards for the transaction of business~~  
6     ~~shall print more than the last five digits of the credit card account~~  
7     ~~number or the expiration date upon any receipt provided to the~~  
8     ~~cardholder or upon any other document, except as is necessary to~~  
9     ~~complete the transaction.~~

10    ~~(b) This section shall apply only to receipts or other~~  
11    ~~documents that are electronically printed and shall not apply to~~  
12    ~~transactions in which the sole means of recording the person's~~  
13    ~~credit card number is by handwriting or by an imprint or copy of~~  
14    ~~the credit card.~~

15    ~~SECTION 1. Section 1747.09 of the Civil Code is amended to~~  
16    ~~read:~~

17    ~~1747.09. (a) Except as provided in this section, no person,~~  
18    ~~firm, partnership, association, corporation, or limited liability~~  
19    ~~company that accepts credit or debit cards for the transaction of~~  
20    ~~business shall print more than the last five digits of the credit or~~  
21    ~~debit card account number or the expiration date upon any~~  
22    ~~receipt provided to the cardholder or upon any transactional~~  
23    ~~document retained by the person, firm, partnership, association,~~  
24    ~~corporation, or limited liability company, except as is necessary~~  
25    ~~to complete the transaction.~~

26    ~~(b) This section shall apply only to receipts or other~~  
27    ~~documents that are electronically printed and shall not apply to~~  
28    ~~transactions in which the sole means of recording the person's~~  
29    ~~credit or debit card number is by handwriting or by an imprint or~~  
30    ~~copy of the credit or debit card.~~

31    ~~SEC. 2. Section 4110 is added to the Financial Code, to read:~~

32    ~~4110. (a) A supervised financial institution depository~~  
33    ~~institution, as defined in Section 866, shall not print more than~~

1 five digits of an account number on a ~~billing~~ *an account*  
2 statement provided to an account holder.  
3 ~~(b) A supervised financial institution shall not print more than~~  
4 ~~five digits of an account number on a negotiable instrument~~  
5 ~~submitted by an account holder when endorsing a payment or~~  
6 ~~deposit made by the account holder.~~

O